

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
(Greenbelt Division)**

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In re:	:	
	:	
TAMMY L. SPENCE,	:	Case No. 18-2-4837-LS
	:	Chapter 13
Debtor.	:	
	:	

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**NOTICE OF FINAL CURE PAYMENT AND  
OPPORTUNITY FOR HEARING**

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**PLEASE TAKE NOTICE**, pursuant to Bankruptcy Rule 3002.1(f), that Timothy P. Branigan, Chapter 13 trustee in the above-captioned case (“Trustee”) has made the final payment provided in the confirmed plan to cure the default on the amended claim secured by the Debtor(s)’ personal residence stated in the allowed amended proof of claim filed on behalf of:

NYMT Loan Trust 2014-RP1 whose successor in interest is  
Apex Bank  
430 Montbrook Lane, Suite 207  
Knoxville, TN 37919  
Account No. 8100

The Trustee has no knowledge of and makes no representation concerning payment of other default amounts or post-petition amounts not provided for and funded in the confirmed plan.

**PLEASE TAKE NOTICE**, that, pursuant to Bankruptcy Rule 3002.1(g), **no later than 21 days after service of this Notice**, the holder of the secured claim, or assignee, may file and serve on the Debtor(s), the attorney for the Debtor(s), and the Trustee, a statement indicating whether it agrees that the Debtor has paid the amount required to cure the default and whether, consistent with 11 U.S.C. §1322(b)(5), the Debtor is otherwise current on all payments. The statement shall itemize any required cure or post-petition amounts that the holder contends remain unpaid as of the date of the statement. Upon the timely filing of a statement by the claimant, the Debtor(s) or the Trustee may file a motion requesting a hearing to determine whether the amount required to cure the default and all required post-petition amounts have been paid in full.

**FURTHER, if the holder of the secured claim fails to timely file and serve a response to this Notice as provided for under Bankruptcy Rule 3002.1(g), the Court may enter an order declaring that the Debtor(s) has cured the default and that no amounts are unpaid as of the date of this Notice.**

Respectfully submitted,

October 12, 2021

/s/ Timothy P. Branigan  
Timothy P. Branigan (Fed. Bar No. 06295)  
Chapter 13 Trustee  
9891 Broken Land Parkway, #301  
Columbia, Maryland 21046  
(410) 290-9120

**Certificate of Service**

I hereby certify that the following persons are to be served electronically via the CM/ECF system

Victor Palmeiro, Esq.

I hereby certify that, to the extent that the following persons were not served electronically via the CM/ECF system, I caused a copy of the foregoing to be sent on October 14, 2021 by first-class U.S. mail, postage prepaid to:

Apex Bank  
Attn: Matt Daniels, CEO  
430 Montbrook Lane, Suite 207  
Knoxville, TN 37919

Sottile and Barile, LLC  
Attn: Anthony Sottile, Authorized Agent  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140

Tammy L. Spence  
14311 Colonel Clagett Ct.  
Upper Marlboro, MD 20772

/s/ Timothy P. Branigan  
Timothy P. Branigan